

NOTICE OF RIGHT TO CANCEL

LENDER: Rand Corporation
1433 Utica Avenue S #265
St. Louis Park, MN 55416

DATE: April 22, 2005
LOAN NO. MOUA 2005

BORROWERS/OWNERS YER SONG MOUA and MANISY MOUA
ADDRESS 2438 ARLINGTON AVENUE EAST
MAPLEWOOD MN 55119



PROPERTY 2438 ARLINGTON AVENUE EAST
MAPLEWOOD MN 55119

You are entering into a transaction that will result in a mortgage/lien/security interest on/in your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

- (1) The date of the transaction, which is APRIL 22, 2005; or
- (2) The date you received your Truth In Lending disclosure; or
- (3) The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing at:

Rand Corporation
1433 Utica Avenue South Suite 265
St Louis Park MN 55416

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of APRIL 26, 2005 (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above.) If you send or deliver your notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Borrower/Owner Date

Borrower/Owner Date

Receipt

The undersigned each acknowledge receipt of two copies of NOTICE of RIGHT TO CANCEL and one copy of the Federal Truth In Lending Disclosure Statement.

Each borrower/owner in this transaction has the right to cancel. The exercise of this right by one borrower/owner shall be effective to all borrowers/owners.

Manisy Moua 4/22/05
Borrower/Owner Date

Yer Song Moua 4.22.05
Borrower/Owner Date

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Borrower/Owner _____ Date _____

Manisy Moua 4/22/05
Borrower/Owner _____ Date _____

CONFIRMATION

More than 3 business days have elapsed since the date of the new transaction and I/We received this Notice and Truth-In-Lending disclosures with regard to the new transaction. I/We certify that the new transaction has not been rescinded.

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